

COPY OF PAPERS  
ORIGINALLY FILED

*SELECT*

Please type a plus sign (+) inside this box → ☐

PTO/SB/21 (08-00)  
Approved for use through 10/31/2002. OMB 0651-0031  
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

<b>TRANSMITTAL FORM</b>  (to be used for all correspondence after initial filing)	Application Number	09/965,981	
	Filing Date	09/28/2001	
	First Named Inventor	Diane K. Smith	
	Group Art Unit	2161	
	Examiner Name	Unknown	
Total Number of Pages in This Submission	12	Attorney Docket Number	47117/14489

ENCLOSURES (check all that apply)		
<input checked="" type="checkbox"/> Fee Transmittal Form	<input checked="" type="checkbox"/> Assignment Papers (for an Application)	<input type="checkbox"/> After Allowance Communication to Group
<input checked="" type="checkbox"/> Fee Attached	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input type="checkbox"/> Amendment / Reply	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)
<input type="checkbox"/> After Final	<input type="checkbox"/> Petition	<input type="checkbox"/> Proprietary Information
<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Petition to Convert to a Provisional Application	<input type="checkbox"/> Status Letter
<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address	<input checked="" type="checkbox"/> Other Enclosure(s) (please identify below):
<input type="checkbox"/> Express Abandonment Request	<input type="checkbox"/> Terminal Disclaimer	Postcard to be time-stamped and returned.
<input type="checkbox"/> Information Disclosure Statement	<input type="checkbox"/> Request for Refund	
<input type="checkbox"/> Certified Copy of Priority Document(s)	<input type="checkbox"/> CD, Number of CD(s) _____	
<input checked="" type="checkbox"/> Response to Missing Parts/Incomplete Application	Remarks	
<input checked="" type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT	
Firm or Individual name	John X. Garred, Reg. No. 31,830 Arter & Hadden LLP
Signature	
Date	November 19, 2001

CERTIFICATE OF MAILING	
I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, Washington, DC 20231 on this date: 11/19/2001	
Typed or printed name	Annie Kundel
Signature	
Date	11/19/2001

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.



PTO/SB/17 (10-01)  
Approved for use through 10/31/2002. OMB 0651-0032  
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE  
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

FEE TRANSMITTAL for FY 2002		Complete if Known		
Patent fees are subject to annual revision.		Application Number	09/965,981	
		Filing Date	09/28/2001	
		First Named Inventor	Diane K. Smith	
		Examiner Name	Unknown	
		Group Art Unit	2161	
TOTAL AMOUNT OF PAYMENT	(\$)	170.00	Attorney Docket No.	47117/14489

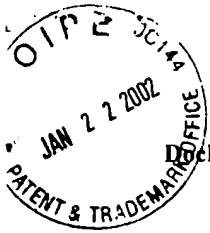
COPY OF PAPERS  
ORIGINALLY FILED

METHOD OF PAYMENT		FEE CALCULATION (continued)																																																																																																																																	
<b>1.</b> <input checked="" type="checkbox"/> The Commissioner is hereby authorized to charge indicated fees and credit any overpayments to: Deposit Account Number: 50-0902(47117/14489) Deposit Account Name: Arter & Hadden <input checked="" type="checkbox"/> Charge Any Additional Fee Required Under 37 CFR 1.16 and 1.17 <input checked="" type="checkbox"/> Applicant claims small entity status. See 37 CFR 1.27		<b>3. ADDITIONAL FEES</b>																																																																																																																																	
<b>2.</b> <input checked="" type="checkbox"/> Payment Enclosed: <input checked="" type="checkbox"/> Check <input type="checkbox"/> Credit card <input type="checkbox"/> Money Order <input type="checkbox"/> Other																																																																																																																																			
<b>FEE CALCULATION</b>																																																																																																																																			
<b>1. BASIC FILING FEE</b>																																																																																																																																			
<table border="1"><thead><tr><th>Large Entity Fee Code (\$)</th><th>Small Entity Fee Code (\$)</th><th>Fee Description</th><th>Fee Paid</th></tr></thead><tbody><tr><td>101 740</td><td>201 370</td><td>Utility filing fee</td><td></td></tr><tr><td>106 330</td><td>206 165</td><td>Design filing fee</td><td></td></tr><tr><td>107 510</td><td>207 255</td><td>Plant filing fee</td><td></td></tr><tr><td>108 740</td><td>208 370</td><td>Reissue filing fee</td><td></td></tr><tr><td>114 160</td><td>214 80</td><td>Provisional filing fee</td><td></td></tr></tbody></table>		Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description	Fee Paid	101 740	201 370	Utility filing fee		106 330	206 165	Design filing fee		107 510	207 255	Plant filing fee		108 740	208 370	Reissue filing fee		114 160	214 80	Provisional filing fee																																																																																																											
Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description	Fee Paid																																																																																																																																
101 740	201 370	Utility filing fee																																																																																																																																	
106 330	206 165	Design filing fee																																																																																																																																	
107 510	207 255	Plant filing fee																																																																																																																																	
108 740	208 370	Reissue filing fee																																																																																																																																	
114 160	214 80	Provisional filing fee																																																																																																																																	
SUBTOTAL (1) (\$)		0																																																																																																																																	
<b>2. EXTRA CLAIM FEES</b>																																																																																																																																			
<table border="1"><thead><tr><th>Large Entity Fee Code (\$)</th><th>Small Entity Fee Code (\$)</th><th>Fee Description</th><th>Fee Paid</th></tr></thead><tbody><tr><td>103 18</td><td>203 9</td><td>Claims in excess of 20</td><td></td></tr><tr><td>102 84</td><td>202 42</td><td>Independent claims in excess of 3</td><td></td></tr><tr><td>104 280</td><td>204 140</td><td>Multiple dependent claim, if not paid</td><td></td></tr><tr><td>109 84</td><td>209 42</td><td>** Reissue independent claims over original patent</td><td></td></tr><tr><td>110 18</td><td>210 9</td><td>** Reissue claims in excess of 20 and over original patent</td><td></td></tr></tbody></table>		Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description	Fee Paid	103 18	203 9	Claims in excess of 20		102 84	202 42	Independent claims in excess of 3		104 280	204 140	Multiple dependent claim, if not paid		109 84	209 42	** Reissue independent claims over original patent		110 18	210 9	** Reissue claims in excess of 20 and over original patent																																																																																																											
Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description	Fee Paid																																																																																																																																
103 18	203 9	Claims in excess of 20																																																																																																																																	
102 84	202 42	Independent claims in excess of 3																																																																																																																																	
104 280	204 140	Multiple dependent claim, if not paid																																																																																																																																	
109 84	209 42	** Reissue independent claims over original patent																																																																																																																																	
110 18	210 9	** Reissue claims in excess of 20 and over original patent																																																																																																																																	
SUBTOTAL (2) (\$)		0																																																																																																																																	
*for number previously paid, if greater; For Reissues, see above																																																																																																																																			
		<table border="1"><thead><tr><th>Large Entity Fee Code (\$)</th><th>Small Entity Fee Code (\$)</th><th>Fee Description</th><th>Fee Paid</th></tr></thead><tbody><tr><td>105 130</td><td>205 65</td><td>Surcharge - late filing fee or oath</td><td>\$130.00</td></tr><tr><td>127 50</td><td>227 25</td><td>Surcharge - late provisional filing fee or cover sheet</td><td></td></tr><tr><td>139 130</td><td>139 130</td><td>Non-English specification</td><td></td></tr><tr><td>147 2,520</td><td>147 2,520</td><td>For filing a request for <i>ex parte</i> reexamination</td><td></td></tr><tr><td>112 920*</td><td>112 920*</td><td>Requesting publication of SIR prior to Examiner action</td><td></td></tr><tr><td>113 1,840*</td><td>113 1,840*</td><td>Requesting publication of SIR after Examiner action</td><td></td></tr><tr><td>115 110</td><td>215 55</td><td>Extension for reply within first month</td><td></td></tr><tr><td>116 400</td><td>216 200</td><td>Extension for reply within second month</td><td></td></tr><tr><td>117 920</td><td>217 460</td><td>Extension for reply within third month</td><td></td></tr><tr><td>118 1,440</td><td>218 720</td><td>Extension for reply within fourth month</td><td></td></tr><tr><td>128 1,960</td><td>228 980</td><td>Extension for reply within fifth month</td><td></td></tr><tr><td>119 320</td><td>219 160</td><td>Notice of Appeal</td><td></td></tr><tr><td>120 320</td><td>220 160</td><td>Filing a brief in support of an appeal</td><td></td></tr><tr><td>121 280</td><td>221 140</td><td>Request for oral hearing</td><td></td></tr><tr><td>138 1,510</td><td>138 1,510</td><td>Petition to institute a public use proceeding</td><td></td></tr><tr><td>140 110</td><td>240 55</td><td>Petition to revive - unavoidable</td><td></td></tr><tr><td>141 1,280</td><td>241 640</td><td>Petition to revive - unintentional</td><td></td></tr><tr><td>142 1,280</td><td>242 640</td><td>Utility issue fee (or reissue)</td><td></td></tr><tr><td>143 460</td><td>243 230</td><td>Design issue fee</td><td></td></tr><tr><td>144 620</td><td>244 310</td><td>Plant issue fee</td><td></td></tr><tr><td>122 130</td><td>122 130</td><td>Petitions to the Commissioner</td><td></td></tr><tr><td>123 50</td><td>123 50</td><td>Processing fee under 37 CFR 1.17(q)</td><td></td></tr><tr><td>126 180</td><td>126 180</td><td>Submission of Information Disclosure Stmt</td><td></td></tr><tr><td>581 40</td><td>581 40</td><td>Recording each patent assignment per property (times number of properties)</td><td>\$40.00</td></tr><tr><td>146 740</td><td>246 370</td><td>Filing a submission after final rejection (37 CFR § 1.129(a))</td><td></td></tr><tr><td>149 740</td><td>249 370</td><td>For each additional invention to be examined (37 CFR § 1.129(b))</td><td></td></tr><tr><td>179 740</td><td>279 370</td><td>Request for Continued Examination (RCE)</td><td></td></tr><tr><td>169 900</td><td>169 900</td><td>Request for expedited examination of a design application</td><td></td></tr><tr><td colspan="2">Other fee (specify) _____</td><td colspan="2"></td></tr><tr><td colspan="2">*Reduced by Basic Filing Fee Paid</td><td colspan="2">SUBTOTAL (3) (\$)</td></tr><tr><td colspan="2"></td><td colspan="2">\$170.00</td></tr></tbody></table>		Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description	Fee Paid	105 130	205 65	Surcharge - late filing fee or oath	\$130.00	127 50	227 25	Surcharge - late provisional filing fee or cover sheet		139 130	139 130	Non-English specification		147 2,520	147 2,520	For filing a request for <i>ex parte</i> reexamination		112 920*	112 920*	Requesting publication of SIR prior to Examiner action		113 1,840*	113 1,840*	Requesting publication of SIR after Examiner action		115 110	215 55	Extension for reply within first month		116 400	216 200	Extension for reply within second month		117 920	217 460	Extension for reply within third month		118 1,440	218 720	Extension for reply within fourth month		128 1,960	228 980	Extension for reply within fifth month		119 320	219 160	Notice of Appeal		120 320	220 160	Filing a brief in support of an appeal		121 280	221 140	Request for oral hearing		138 1,510	138 1,510	Petition to institute a public use proceeding		140 110	240 55	Petition to revive - unavoidable		141 1,280	241 640	Petition to revive - unintentional		142 1,280	242 640	Utility issue fee (or reissue)		143 460	243 230	Design issue fee		144 620	244 310	Plant issue fee		122 130	122 130	Petitions to the Commissioner		123 50	123 50	Processing fee under 37 CFR 1.17(q)		126 180	126 180	Submission of Information Disclosure Stmt		581 40	581 40	Recording each patent assignment per property (times number of properties)	\$40.00	146 740	246 370	Filing a submission after final rejection (37 CFR § 1.129(a))		149 740	249 370	For each additional invention to be examined (37 CFR § 1.129(b))		179 740	279 370	Request for Continued Examination (RCE)		169 900	169 900	Request for expedited examination of a design application		Other fee (specify) _____				*Reduced by Basic Filing Fee Paid		SUBTOTAL (3) (\$)				\$170.00	
Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description	Fee Paid																																																																																																																																
105 130	205 65	Surcharge - late filing fee or oath	\$130.00																																																																																																																																
127 50	227 25	Surcharge - late provisional filing fee or cover sheet																																																																																																																																	
139 130	139 130	Non-English specification																																																																																																																																	
147 2,520	147 2,520	For filing a request for <i>ex parte</i> reexamination																																																																																																																																	
112 920*	112 920*	Requesting publication of SIR prior to Examiner action																																																																																																																																	
113 1,840*	113 1,840*	Requesting publication of SIR after Examiner action																																																																																																																																	
115 110	215 55	Extension for reply within first month																																																																																																																																	
116 400	216 200	Extension for reply within second month																																																																																																																																	
117 920	217 460	Extension for reply within third month																																																																																																																																	
118 1,440	218 720	Extension for reply within fourth month																																																																																																																																	
128 1,960	228 980	Extension for reply within fifth month																																																																																																																																	
119 320	219 160	Notice of Appeal																																																																																																																																	
120 320	220 160	Filing a brief in support of an appeal																																																																																																																																	
121 280	221 140	Request for oral hearing																																																																																																																																	
138 1,510	138 1,510	Petition to institute a public use proceeding																																																																																																																																	
140 110	240 55	Petition to revive - unavoidable																																																																																																																																	
141 1,280	241 640	Petition to revive - unintentional																																																																																																																																	
142 1,280	242 640	Utility issue fee (or reissue)																																																																																																																																	
143 460	243 230	Design issue fee																																																																																																																																	
144 620	244 310	Plant issue fee																																																																																																																																	
122 130	122 130	Petitions to the Commissioner																																																																																																																																	
123 50	123 50	Processing fee under 37 CFR 1.17(q)																																																																																																																																	
126 180	126 180	Submission of Information Disclosure Stmt																																																																																																																																	
581 40	581 40	Recording each patent assignment per property (times number of properties)	\$40.00																																																																																																																																
146 740	246 370	Filing a submission after final rejection (37 CFR § 1.129(a))																																																																																																																																	
149 740	249 370	For each additional invention to be examined (37 CFR § 1.129(b))																																																																																																																																	
179 740	279 370	Request for Continued Examination (RCE)																																																																																																																																	
169 900	169 900	Request for expedited examination of a design application																																																																																																																																	
Other fee (specify) _____																																																																																																																																			
*Reduced by Basic Filing Fee Paid		SUBTOTAL (3) (\$)																																																																																																																																	
		\$170.00																																																																																																																																	

SUBMITTED BY		Complete (if applicable)	
Name (Print/Type)	John X. Garred	Registration No. (Attorney/Agent)	31,830
Signature		Telephone	(216) 696-3340
		Date	11/19/2001

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.



Docket No. 47117/14489

PATENT

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

IN THE APPLICATION OF : DIANE K. SMITH  
FOR : SOFTWARE FOR FINANCIAL INSTITUTION  
MONITORING AND MANAGEMENT  
SERIAL NO. : 09/965,981  
FILED : September 28, 2001  
ART UNIT : 2161  
DOCKET NO. : 47117/14489

**COPY OF PAPERS  
ORIGINALLY FILED**

---

**LETTER**

BOX MISSING PARTS  
Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

This communication is in response to the Notice to File Missing Parts of Nonprovisional Application - Filing Date Granted dated October 24, 2001, a copy of which is enclosed herewith. Enclosed is a copy of the executed Declaration as signed by the inventor on November 14, 2001. Applicant also hereby submits the enclosed Assignment and Recordation Cover Sheet, including a Statement Under 37 CFR 3.73(b), for filing with the U.S. Patent and Trademark Office.

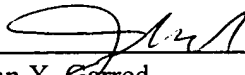
Accordingly, the surcharge of \$130.00 as set forth in 37 CFR 1.16(e) is enclosed with an additional \$40.00 for the Assignment fee. Attached is a check in the amount of \$170.00 for payment of the same. The Commissioner is hereby authorized to charge any additional fees or credit any overpayment associated with this communication to Deposit Account No. 50-0902 (47117/14489).

Applicant requests that the Declaration be entered and made of record in this application. Further, applicant claims priority from Provisional Application No. 60/297,230, entitled SOFTWARE FOR FINANCIAL INSTITUTION MONITORING AND MANAGEMENT, filed June 8, 2001.

Respectfully submitted,

ARTER & HADDEN LLP

Date: November 19, 2001

  
\_\_\_\_\_  
John X. Garred  
Reg. No. 31,830  
1100 Huntington Building  
925 Euclid Avenue  
Cleveland, Ohio 44115-1475  
**Customer No. 23380**  
(216) 696-3340 (phone)  
(216) 696-2645 (fax)

**CERTIFICATE OF MAILING UNDER 37 C.F.R. §1.8**

I hereby certify that this correspondence (along with any paper referenced as being attached or enclosed) is being deposited on the below date with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to Box Missing Parts, Assistant Commissioner for Patents, Washington, D.C. 20231.

Date: 11/19/2001

  
\_\_\_\_\_  
Name: Annie Kundel



## UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS  
UNITED STATES PATENT AND TRADEMARK OFFICE  
WASHINGTON, D.C. 20231  
www.uspto.gov

APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/965,981	09/28/2001	Diane K. Smith	47117/14489

23380  
ARTER & HADDEN, LLP  
1100 HUNTINGTON BUILDING  
925 EUCLID AVENUE  
CLEVELAND, OH 44115-1475

CONFIRMATION NO. 5174

## FORMALITIES LETTER



\*OC000000006959847\*

Date Mailed: 10/24/2001

## NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

*Filing Date Granted*

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is missing.  
*A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.*
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(l) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 130.

*A copy of this notice **MUST** be returned with the reply.*

Customer Service Center  
Initial Patent Examination Division (703) 308-1202

COPY OF PAPERS  
ORIGINALLY FILED

PART 2 - COPY TO BE RETURNED WITH RESPONSE

01.25.2002 14:00:00 00000048 00000001

01.25.2002

100.00 00

**Title 35, United States Code, Section 184**  
**Title 37, Code of Federal Regulations, 5.11 & 5.15**

**GRANTED**

The applicant has been granted a license under 35 U.S.C. 184, if the phrase "IF REQUIRED, FOREIGN FILING LICENSE GRANTED" followed by a date appears on this form. Such licenses are issued in all applications where the conditions for issuance of a license have been met, regardless of whether or not a license may be required as set forth in 37 CFR 5.15. The scope and limitations of this license are set forth in 37 CFR 5.15(a) unless an earlier license has been issued under 37 CFR 5.15(b). The license is subject to revocation upon written notification. The date indicated is the effective date of the license, unless an earlier license of similar scope has been granted under 37 CFR 5.13 or 5.14.

This license is to be retained by the licensee and may be used at any time on or after the effective date thereof unless it is revoked. This license is automatically transferred to any related applications(s) filed under 37 CFR 1.53(d). This license is not retroactive.

The grant of a license does not in any way lessen the responsibility of a licensee for the security of the subject matter as imposed by any Government contract or the provisions of existing laws relating to espionage and the national security or the export of technical data. Licensees should apprise themselves of current regulations especially with respect to certain countries, of other agencies, particularly the Office of Defense Trade Controls, Department of State (with respect to Arms, Munitions and Implements of War (22 CFR 121-128)); the Office of Export Administration, Department of Commerce (15 CFR 370.10 (j)); the Office of Foreign Assets Control, Department of Treasury (31 CFR Parts 500+) and the Department of Energy.

**NOT GRANTED**

No license under 35 U.S.C. 184 has been granted at this time, if the phrase "IF REQUIRED, FOREIGN FILING LICENSE GRANTED" DOES NOT appear on this form. Applicant may still petition for a license under 37 CFR 5.12, if a license is desired before the expiration of 6 months from the filing date of the application. If 6 months has lapsed from the filing date of this application and the licensee has not received any indication of a secrecy order under 35 U.S.C. 181, the licensee may foreign file the application pursuant to 37 CFR 5.15(b).